

**Fill in this information to identify the case:**

Debtor 1 James Mah  
Debtor 2 Fontaine Mah  
(Spouse, if filing)  
United States Bankruptcy Court for the : Southern District of New York  
(State)  
Case number 16-36624-cgm

**Official Form 410S1**

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Citibank, N.A., as trustee for CMLTI Asset Trust Court claim no. (if known): 4-2

Last four digits of any number you use to identify the debtors' account: XXXXXX0337

Date of payment change:  
Must be at least 21 days after date of this notice 2/1/2020

New total payment:  
Principal, interest, and escrow, if any \$2,132.29

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtors' escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 921.26

New escrow payment : \$ 923.42

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

**James Mah**

First Name Middle Name Last Name

Case number (if known) 16-36624-cgm

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Heather D. Bock Date 1/3/2020  
Signature

Print: Heather D. Bock Title Authorized Agent  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 678-281-6444

Email Heather.Bock@mccalla.com

In Re:

James Mah  
Fontaine Mah

Bankruptcy Case No.: 16-36624-cgm  
Chapter: 13  
Judge: Cecelia G. Morris

CERTIFICATE OF SERVICE

I, Heather D. Bock, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE to be filed and served in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

James Mah  
48 Chippewa Road  
Putnam Valley, NY 10579

Fontaine Mah  
48 Chippewa Road  
Putnam Valley, NY 10579

Michael B. Karlsson, II  
Van DeWater and Van DeWater LLP  
PO Box 112  
Poughkeepsie, NY 12601

*(served via ECF Notification)*

Krista M. Preuss  
Chapter 13 Standing Trustee  
399 Knollwood Road  
White Plains, NY 10603

*(served via ECF Notification)*

United States Trustee  
Office of the United States Trustee  
11A Clinton Ave.  
Room 620  
Albany, NY 12207

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 1/10/2020 By: /s/Heather D. Bock  
(date) Heather D. Bock  
Authorized Agent for Fay Servicing, LLC



This is a statement of actual activity in your escrow account from 01/01/2020 through 01/31/2020. This section provides last year's projections and compares it with actual activity.  
An asterisk (\*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS			DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL		PROJECTED	ACTUAL		PROJECTED	ACTUAL
01/20	921.26	921.26	E	2,732.39	2,732.39	E BEGINNING BALANCE	3,653.65	3,283.81
						CITY / TOWN	1,842.52 <	1,472.68 <
TOTAL	\$11,055.12	\$921.26		\$11,055.09	\$2,732.39			